



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association

Fellow Employees

January 2003

Blue Cross and Blue Shield of Florida, Inc., and its employees continue to be deeply committed to doing business ethically and in compliance with the law. Each and every day, our business conduct should reflect our basic values of Honesty, Fairness and Integrity.

In 2003, we continue our focus on the fundamental elements of Compass™ with our mouse pad inserts. In keeping with our company's direction to reduce administrative expense, we have made two inserts with three months on each side for 2003 rather than the 12 inserts of past years. And, although we won't be changing mouse pads inserts each month in 2003, I encourage you to pause for a moment and reflect on the values of our Compass Program™ at the beginning of each new month.

Always remember that our company is committed to supporting right ethical choices. If you are faced with a difficult ethical situation, ask yourself the following questions:

- **What feels wrong about this situation?** This question helps you clarify and identify an issue or situation when you are unsure.
- **Is this against a corporate policy or the law?** This question prompts you to determine whether the situation aligns with company policy or the law.
- **How will our customers be affected?** This question focuses on the effect your decision will have on our customers and fellow employees.
- **How will I be affected?** This question helps bring the personal consequences of your actions into focus and enables you to overcome any obstacles you may have to doing the right thing.

Also included is a new Compass™ business card with updated telephone numbers for the Compliance office contacts. Please replace the old business card that is inserted in the top of your mouse pad with the new business card and begin using it immediately.

Please continue using your Compass Booklet™ and the Compass Program™ Intranet Site as your resources. In addition, there will be educational and informative articles in our employee publication, *Quick Connections*, throughout 2003.

Thank you for your daily commitment to ethical business conduct and regulatory compliance. Please remember to give anyone or me on the Compliance staff a call if we can help you with a business conduct issue. Have a great 2003.

Mary W. Bridgman

Vice President, Audit and Compliance
(904) 905-8744



DC1

BUS RESEARCH

PACE MARJORIE M

BCF

JACKSONVILLE

Immediate Supervisor

Employee Relations Department

1-800-333-9797 ext. 18169

Legal Affairs Division

1-800-477-3736 ext. 58720

Compliance Office

1-800-477-3736 ext. 58744

or ext. 54497 or ext. 54603

Compass Program™ Helpline

1-800-477-3736 ext. 56300



January	1 ^W ₁	2 ^T ₂	3 ^F ₃	4 ^S ₄	5 ^S ₅
6 ^M ₆	7 ^T ₇	8 ^W ₈	9 ^T ₉	10 ^F ₁₀	11 ^S ₁₁
13 ^M ₁₃	14 ^T ₁₄	15 ^W ₁₅	16 ^T ₁₆	17 ^F ₁₇	18 ^S ₁₈
20 ^M ₂₀	21 ^T ₂₁	22 ^W ₂₂	23 ^T ₂₃	24 ^F ₂₄	25 ^S ₂₅
27 ^M ₂₇	28 ^T ₂₈	29 ^W ₂₉	30 ^T ₃₀	31 ^F ₃₁	

February	1 ^S ₃₂	2 ^S ₃₃	3 ^M ₃₄	4 ^T ₃₅	5 ^W ₃₆	6 ^T ₃₇	7 ^F ₃₈	8 ^S ₃₉	9 ^S ₄₀
10 ^M ₄₁	11 ^T ₄₂	12 ^W ₄₃	13 ^T ₄₄	14 ^F ₄₅	15 ^S ₄₆	16 ^S ₄₇	17 ^M ₄₈	18 ^T ₄₉	19 ^W ₅₀
20 ^T ₅₁	21 ^F ₅₂	22 ^S ₅₃	23 ^S ₅₄	24 ^M ₅₅	25 ^T ₅₆	26 ^W ₅₇	27 ^T ₅₈	28 ^F ₅₉	

March	1 ^S ₆₀	2 ^S ₆₁	3 ^M ₆₂	4 ^T ₆₃	5 ^W ₆₄	6 ^T ₆₅	7 ^F ₆₆	8 ^S ₆₇	9 ^S ₆₈
10 ^M ₆₉	11 ^T ₇₀	12 ^W ₇₁	13 ^T ₇₂	14 ^F ₇₃	15 ^S ₇₄	16 ^S ₇₅	17 ^M ₇₆	18 ^T ₇₇	19 ^W ₇₈
20 ^T ₇₉	21 ^F ₈₀	22 ^S ₈₁	23 ^S ₈₂	24 ^M ₈₃	25 ^T ₈₄	26 ^W ₈₅	27 ^T ₈₆	28 ^F ₈₇	29 ^S ₈₈
								30 ^S ₈₉	31 ^M ₉₀

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April	1 ^T ₉₁	2 ^W ₉₂	3 ^T ₉₃	4 ^F ₉₄	5 ^S ₉₅ 96 6
7 ^M ₉₇	8 ^T ₉₈	9 ^W ₉₉	10 ^T ₁₀₀	11 ^F ₁₀₁	12 ^S ₁₀₂ 103 13
14 ^M ₁₀₄	15 ^T ₁₀₅	16 ^W ₁₀₆	17 ^T ₁₀₇	18 ^F ₁₀₈	19 ^S ₁₀₉ 110 20
21 ^M ₁₁₁	22 ^T ₁₁₂	23 ^W ₁₁₃	24 ^T ₁₁₄	25 ^F ₁₁₅	26 ^S ₁₁₆ 117 27
28 ^M ₁₁₈	29 ^T ₁₁₉	30 ^W ₁₂₀			

June					31 ^S ₁₅₁ 152 1
2 ^M ₁₅₃	3 ^T ₁₅₄	4 ^W ₁₅₅	5 ^T ₁₅₆	6 ^F ₁₅₇	7 ^S ₁₅₈ 159 8
9 ^M ₁₆₀	10 ^T ₁₆₁	11 ^W ₁₆₂	12 ^T ₁₆₃	13 ^F ₁₆₄	14 ^S ₁₆₅ 166 15
16 ^M ₁₆₇	17 ^T ₁₆₈	18 ^W ₁₆₉	19 ^T ₁₇₀	20 ^F ₁₇₁	21 ^S ₁₇₂ 173 22
23 ^M ₁₇₄	24 ^T ₁₇₅	25 ^W ₁₇₆	26 ^T ₁₇₇	27 ^F ₁₇₈ 179 28	29 ^S ₁₈₀ 181 30

May			1 ^T ₁₂₁	2 ^F ₁₂₂	3 ^S ₁₂₃ 124 4
5 ^M ₁₂₅	6 ^T ₁₂₆	7 ^W ₁₂₇	8 ^T ₁₂₈	9 ^F ₁₂₉	10 ^S ₁₃₀ 131 11
12 ^M ₁₃₂	13 ^T ₁₃₃	14 ^W ₁₃₄	15 ^T ₁₃₅	16 ^F ₁₃₆	17 ^S ₁₃₇ 138 18
19 ^M ₁₃₉	20 ^T ₁₄₀	21 ^W ₁₄₁	22 ^T ₁₄₂	23 ^F ₁₄₃	24 ^S ₁₄₄ 145 25
26 ^M ₁₄₆	27 ^T ₁₄₇	28 ^W ₁₄₈	29 ^T ₁₄₉	30 ^F ₁₅₀	31 ^S ₁₅₁ 152 1

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July	1 ^T ₁₈₂	2 ^W ₁₈₃	3 ^T ₁₈₄	4 ^F ₁₈₅	5 ^S ₁₈₆ 187	6 ^S
7 ^M ₁₈₈	8 ^T ₁₈₉	9 ^W ₁₉₀	10 ^T ₁₉₁	11 ^F ₁₉₂	12 ^S ₁₉₃ 194	13 ^S
14 ^M ₁₉₅	15 ^T ₁₉₆	16 ^W ₁₉₇	17 ^T ₁₉₈	18 ^F ₁₉₉	19 ^S ₂₀₀ 201	20 ^S
21 ^M ₂₀₂	22 ^T ₂₀₃	23 ^W ₂₀₄	24 ^T ₂₀₅	25 ^F ₂₀₆	26 ^S ₂₀₇ 208	27 ^S
28 ^M ₂₀₉	29 ^T ₂₁₀	30 ^W ₂₁₁	31 ^T ₂₁₂			

1 ^M ₂₄₄	2 ^T ₂₄₅	3 ^W ₂₄₆	4 ^T ₂₄₇	5 ^F ₂₄₈	6 ^S ₂₄₉ 250	7 ^S
8 ^M ₂₅₁	9 ^T ₂₅₂	10 ^W ₂₅₃	11 ^T ₂₅₄	12 ^F ₂₅₅	13 ^S ₂₅₆ 257	14 ^S
15 ^M ₂₅₈	16 ^T ₂₅₉	17 ^W ₂₆₀	18 ^T ₂₆₁	19 ^F ₂₆₂	20 ^S ₂₆₃ 264	21 ^S
22 ^M ₂₆₅	23 ^T ₂₆₆	24 ^W ₂₆₇	25 ^T ₂₆₈	26 ^F ₂₆₉	27 ^S ₂₇₀ 271	28 ^S
29 ^M ₂₇₂	30 ^T ₂₇₃	September				

August	1 ^F ₂₁₃	2 ^S ₂₁₄ 215	3 ^S	4 ^M ₂₁₆	5 ^T ₂₁₇	6 ^W ₂₁₈	7 ^T ₂₁₉	8 ^F ₂₂₀	9 ^S ₂₂₁ 222	10 ^S
11 ^M ₂₂₃	12 ^T ₂₂₄	13 ^W ₂₂₅	14 ^T ₂₂₆	15 ^F ₂₂₇	16 ^S ₂₂₈ 229	17 ^S	18 ^M ₂₃₀	19 ^T ₂₃₁	20 ^W ₂₃₂	21 ^T ₂₃₃
22 ^F ₂₃₄	23 ^S ₂₃₅ 236	24 ^S	25 ^M ₂₃₇	26 ^T ₂₃₈	27 ^W ₂₃₉	28 ^T ₂₄₀	29 ^F ₂₄₁	30 ^S ₂₄₂ 243	31 ^S	

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October		1 ^W ₂₇₄	2 ^T ₂₇₅	3 ^F ₂₇₆	4 ^S ₂₇₇ 278	5 ^S
6 ^M ₂₇₉	7 ^T ₂₈₀	8 ^W ₂₈₁	9 ^T ₂₈₂	10 ^F ₂₈₃	11 ^S ₂₈₄ 285	12 ^S
13 ^M ₂₈₆	14 ^T ₂₈₇	15 ^W ₂₈₈	16 ^T ₂₈₉	17 ^F ₂₉₀	18 ^S ₂₉₁ 292	19 ^S
20 ^M ₂₉₃	21 ^T ₂₉₄	22 ^W ₂₉₅	23 ^T ₂₉₆	24 ^F ₂₉₇	25 ^S ₂₉₈ 299	26 ^S
27 ^M ₃₀₀	28 ^T ₃₀₁	29 ^W ₃₀₂	30 ^T ₃₀₃	31 ^F ₃₀₄		

1 ^M ₃₃₅	2 ^T ₃₃₆	3 ^W ₃₃₇	4 ^T ₃₃₈	5 ^F ₃₃₉	6 ^S ₃₄₀ 341	7 ^S
8 ^M ₃₄₂	9 ^T ₃₄₃	10 ^W ₃₄₄	11 ^T ₃₄₅	12 ^F ₃₄₆	13 ^S ₃₄₇ 348	14 ^S
15 ^M ₃₄₉	16 ^T ₃₅₀	17 ^W ₃₅₁	18 ^T ₃₅₂	19 ^F ₃₅₃	20 ^S ₃₅₄ 355	21 ^S
22 ^M ₃₅₆	23 ^T ₃₅₇	24 ^W ₃₅₈	25 ^T ₃₅₉	26 ^F ₃₆₀	27 ^S ₃₆₁ 362	28 ^S
29 ^M ₃₆₃	30 ^T ₃₆₄	31 ^W ₃₆₅	December			

November							1 ^S ₃₀₅ 306	2 ^S
3 ^M ₃₀₇	4 ^T ₃₀₈	5 ^W ₃₀₉	6 ^T ₃₁₀	7 ^F ₃₁₁	8 ^S ₃₁₂ 313	9 ^S	10 ^S	11 ^S
10 ^M ₃₁₄	11 ^T ₃₁₅	12 ^W ₃₁₆	13 ^T ₃₁₇	14 ^F ₃₁₈	15 ^S ₃₁₉ 320	16 ^S	17 ^S	18 ^S
17 ^M ₃₂₁	18 ^T ₃₂₂	19 ^W ₃₂₃	20 ^T ₃₂₄	21 ^F ₃₂₅	22 ^S ₃₂₆ 327	23 ^S	24 ^S	25 ^S
24 ^M ₃₂₈	25 ^T ₃₂₉	26 ^W ₃₃₀	27 ^T ₃₃₁	28 ^F ₃₃₂	29 ^S ₃₃₃ 334	30 ^S	31 ^S	32 ^S

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